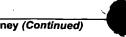
Combined Declaration	I FOI	Application	and i	Power of Attorne			79910F	RNEY D :-P	OCKET
As below named inve My residence, post office address I believe I am the original, first below) of the subject matter which	s and citizenship a and sole inventor	re as stated below r (if only one nam	e is lis	ted below) or an original,	-	int inver	ntor (if plural	names	are listed
METHOD OF PROV	VIDING PH	IOTOFINIS	HIN	G CREDIT					
The specification of which (chec	k only one item b	elow):							
X is attached hereto.									
was filed as United State was amended on (if ap		erial No. on and	l						
was filed as PCT interna	ational applicatio	n Number on ar	nd was	amended under PCT A	rticle 19 on	(if appl	icable).		
I hereby state that I have reviewe	ed and understand	the contents of the	above	identified specification, in	ncluding the	claims, a	as amended b	y any an	nendment
referred to above.	4- 41- 11 C Da4	& T do	366.0 0	Il information leaders to a	as to be much		otomtobility, s	a dofino	d in Title
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I hereby claim foreign priority be	enefits under Title								-
PCT international application(s) foreign applications(s) for paten									
States of America filed by me on									
PRIOR FOREIGN/PCT APPL	ICATION(S) AN	D ANY PRIORIT	Y CLA	IMS UNDER 35 U.S.C.	119:				
COUNTRY (If PCT, indicate PCT)		PPLICATION NUMBER		DATE OF FILING (day month year)			PRIORITY CLAIMED UI	NDER 35 USC (119 NO
				_			YES		NO
	- 3								
							YES		МО
I hereby claim the benefit under	Title 35, United S	tates Code, 119 §((e) of a	ny United States provision	al applicatio	n(s) liste	d below:		
PRIOR PROVISIONAL APPL	ICATION(S) AN	D ANY PRIORIT	Y CLA	IMS UNDER 35 U.S.C.	§119 (e):		(38)		
PROVISIONAL A	PPLICATION NUMBER		+		FILING D	ATE	-		
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I hereby claim the benefit und designating the United States of in that/those prior applications(s Trademark Office all informatio available between the filing date	America that is/ar) in the manner pronunced in known to me to	e listed below and covided by the first be be material to pa	, insofa t paragi tentabi	r as the subject matter of a aph of Title 35, §112, I a lity as defined in Title 37	each of the c knowledge , Code of Fe	laims of the duty deral Re	this applicati to disclose to egulations §1	on is no the U.S	t disclose S. Patent
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POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith (List name and registration number)

Frank Pincelli, Registration No. 27,370 Thomas H. Close, Registration No. 27,428 J. Lanny Tucker, Registration No. 27,678 Sarah Meeks Roberts, Registration No. 33,447 Milton S. Sales, Registration No. 24,516

56	end Corresp	Eastma Patent I	Legal Sta	14650-2201		Frank Pincelli (716) 726-1111 FAX: (716) 726-9178		
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